

Table I.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7	24.3	24.6	23.2	21.2	20.0	24.3	20.3
Industry group **								
Agric., fish., forest.	23.0	33.6	19.4	20.6	21.4	22.4	25.7	22.2
Mining and manufacturing	20.9	20.3	25.7	25.5	21.6	20.1	24.9	20.7
Construction	22.6	28.5	26.9	23.5	19.5	21.0	26.2	20.2
Utilities and transp.	20.0	--	25.6	20.4	19.7	19.7	26.0	19.7
Wholesale trade	21.5	23.7	21.6	24.4	22.0	20.3	23.7	21.0
Fin. svcs. and real estate	20.0	22.0	19.3	22.9	20.1	19.8	21.8	19.9
Retail trade	21.1	26.6	29.1	22.0	22.8	20.4	26.8	20.6
Professional services	19.9	23.9	23.2	22.7	20.9	19.2	23.3	19.6
Other services	22.0	22.0	25.3	23.8	22.6	21.5	23.5	21.8
Ownership								
For profit, incorporated	21.0	24.8	25.3	23.9	21.6	20.3	24.9	20.6
For profit, unincorporated	20.2	24.7	23.1	22.9	20.4	19.0	23.5	19.6
Nonprofit	19.4	19.5	22.4	19.8	20.6	18.9	21.6	19.2
Age of firm								
Less than 5 years	22.2	22.1	29.2	22.0	21.1	18.3	23.4	21.1
5-9 years	23.6	23.5	26.8	25.1	22.3	22.6	24.7	23.0
10-19 years	22.8	24.6	24.9	26.0	21.1	21.9	24.7	22.1
20 or more years	20.4	25.2	23.4	22.5	21.2	19.9	24.2	20.1
Multi/single status								
2 or more locations	20.2	26.3	23.2	22.4	21.3	19.9	23.3	20.1
1 location only	22.9	24.2	24.6	23.4	21.0	22.5	24.4	21.6
Percent full-time employees								
Less than 25%	21.9	31.9	26.5	26.1	17.9	21.1	29.7	20.6
25-49 %	21.7	24.9	24.2	23.6	23.8	20.8	25.0	21.4
50-74 %	21.7	22.7	22.7	22.9	22.0	21.2	22.8	21.5
75% or more	20.5	24.2	24.8	23.1	21.1	19.8	24.3	20.2
Union presence								
No union employees	20.9	24.4	24.9	23.4	21.3	20.0	24.4	20.5
Has union employees	19.9	22.7	21.0	17.7	20.7	19.9	21.1	19.9
Percent low-wage employees								
50% or more low-wage	21.6	26.3	26.1	25.7	22.5	21.0	26.0	21.4
Less than 50% low-wage	20.5	24.2	24.5	22.9	21.1	19.8	24.1	20.2
Percent women employees								
Less than 25%	21.4	23.7	25.1	24.0	21.8	20.4	24.7	20.9
25-49 %	20.2	26.9	25.9	22.2	20.8	19.6	24.9	19.9
50-74 %	20.8	24.2	24.2	21.5	21.2	20.4	23.2	20.6
75% or more	20.3	23.5	22.8	23.9	21.1	19.5	23.9	19.9
Percent age 50 or older employees								
Less than 25%	21.4	23.0	24.3	23.2	22.0	20.7	23.6	21.1
25-49 %	20.1	26.7	24.1	23.4	20.7	19.6	24.7	19.8
50-74 %	21.5	24.8	27.7	22.8	21.3	20.6	25.7	20.8
75% or more	21.7	23.7	--	22.3	20.3	19.7	23.5	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.81	0.86	0.48	0.33	0.19	0.45	0.16
Industry group **								
Agric., fish., forest.	2.24	4.12	0.65	0.47	1.41	3.29	3.86	2.39
Mining and manufacturing	0.42	2.87	4.06	1.83	0.81	0.51	2.06	0.43
Construction	0.71	2.49	2.22	1.31	1.26	1.17	1.19	0.83
Utilities and transp.	0.49	--	2.80	1.54	1.80	0.46	3.24	0.46
Wholesale trade	0.48	1.97	1.22	2.07	0.92	0.50	1.47	0.47
Fin. svcs. and real estate	0.50	1.41	2.16	1.07	0.90	0.60	0.97	0.52
Retail trade	0.36	2.81	4.47	1.22	1.12	0.36	1.71	0.34
Professional services	0.30	1.31	1.57	0.87	0.54	0.39	0.84	0.32
Other services	0.37	1.23	1.80	1.06	1.09	0.40	0.85	0.39
Ownership								
For profit, incorporated	0.18	1.04	1.07	0.62	0.42	0.22	0.57	0.19
For profit, unincorporated	0.39	1.57	1.37	0.97	0.90	0.48	0.87	0.42
Nonprofit	0.43	1.63	2.09	0.96	0.53	0.60	1.06	0.46
Age of firm								
Less than 5 years	0.80	1.33	4.03	0.88	1.38	1.44	1.14	1.06
5-9 years	0.84	1.79	2.87	2.24	1.33	1.25	1.27	1.08
10-19 years	0.59	2.24	2.03	1.28	0.86	0.84	1.20	0.61
20 or more years	0.17	1.09	0.93	0.57	0.38	0.20	0.57	0.17
Multi/single status								
2 or more locations	0.17	3.77	2.52	1.20	0.43	0.19	1.81	0.17
1 location only	0.32	0.84	0.89	0.51	0.51	1.58	0.46	0.43
Percent full-time employees								
Less than 25%	0.91	5.38	2.25	2.68	2.16	0.50	3.39	0.77
25-49 %	0.49	2.16	2.31	1.74	1.63	0.52	1.42	0.51
50-74 %	0.40	1.45	1.86	1.27	0.87	0.54	0.96	0.44
75% or more	0.17	0.95	1.00	0.55	0.36	0.21	0.52	0.18
Union presence								
No union employees	0.18	0.84	0.91	0.49	0.34	0.24	0.47	0.19
Has union employees	0.29	2.29	1.88	1.66	1.08	0.30	1.32	0.29
Percent low-wage employees								
50% or more low-wage	0.37	2.78	1.80	1.71	1.15	0.39	1.31	0.38
Less than 50% low-wage	0.17	0.85	0.90	0.50	0.34	0.21	0.48	0.18
Percent women employees								
Less than 25%	0.32	1.10	1.41	0.87	0.69	0.42	0.74	0.35
25-49 %	0.30	1.85	2.03	0.90	0.61	0.36	0.93	0.31
50-74 %	0.29	2.08	2.04	0.91	0.68	0.34	1.09	0.30
75% or more	0.33	1.37	1.45	0.99	0.58	0.42	0.90	0.35
Percent age 50 or older employees								
Less than 25%	0.31	0.97	1.07	0.67	0.67	0.41	0.57	0.34
25-49 %	0.20	2.13	1.46	0.95	0.42	0.23	0.92	0.20
50-74 %	0.40	1.76	2.95	1.04	0.83	0.49	1.20	0.40
75% or more	0.86	1.76	--	1.29	0.63	1.78	1.52	0.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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